



9.0 CHAPTER 9 - HOUSING ELEMENT

The quality of Port Deposit's neighborhoods is determined by the cumulative impact of the Town's housing supply and living environment. Since major community goals are to improve the quality of life and to promote the availability and affordability of decent, safe, and sanitary housing for all Town residents, housing ranks as an important local concern:

The following are important factors to be considered:

- Housing is a durable, physical product in a neighborhood setting.
- Housing is a major user of the Town's land.
- Housing is a generator of local public facilities and services.
- Housing is the object of local real estate taxes.
- Housing is a major influence on the Town's physical and social environment.
- Housing is an essential requirement for continued economic development.
- Housing construction is a major source of employment.
- Housing is a major investment or expenditure for individual families.
- Housing is a major investment for the private financial community.
- Housing is a major ingredient in family satisfaction or dissatisfaction and in a community's sense of well-being.

9.1 PORT'S HOUSING ISSUES

The adequacy of Port Deposit's housing has been examined by Edward H. Richardson Associates, Inc., in its "Comprehensive Flood Recovery and Prevention Planning Study". Several variables were used. It appears that, despite the closing of the Bainbridge facility and the departure of its military personnel from the area, there is still a shortage of quality housing in a variety of types, particularly at the lower cost levels. A survey of housing quality done by Richardson Associates revealed a large number of deteriorating or dilapidated housing units in town, many of which have been abandoned. The quality was determined of not only residential but also commercial and other structures based on an "on foot" survey of exterior conditions only.

Although commercial and residential growth has been somewhat slow in the Town, several redevelopment projects and a major development have been completed in recent years. Redevelopment has primarily taken the form of the conversion of rehabilitated residential structures which have been converted into mixed commercial/residential enterprises. The construction of 93 waterfront condominiums added a facelift to the Town's previously underutilized waterfront and marks the Town's major development activity. These projects can and are serving as the catalysts to rehabilitation of other housing throughout the town.



9.2 HOUSING REDEVELOPMENT AREA

The entire Town, prior to the annexation of the former USNTC Bainbridge site, is a historic district and is listed on the National Register of Historic Places. The hilltop site known as the Tome School for Boys, included in the lands known as Bainbridge is also listed on the National Register of Historic Places. Promoting the rich heritage of the Town will help to rehabilitate its housing stock. A number of rehabilitation projects in the South end of Town and in the Central Business District have been successfully completed. Although the entire Town is located in the Neighborhood Redevelopment Strategy area, the North end of Town is the focus point of initial rehabilitation efforts. This area has a disproportionate number of degraded structures. The focus of the effort to restore the north end of Town will focus on general rehabilitation of minor, medium and major structural deficiencies.

The entire Town has been designated for neighborhood redevelopment. Nearly 36% of Port Deposit's structures need some form of minor, medium or major repairs according to the Town's Neighborhood Business Development Program data sheet. The Town's neighborhood development or redevelopment strategy entails a proactive approach to rehabilitation of historic structures and the promotion of business activities throughout the Town. The Town qualifies for Federal Community Development and Block Grant Funds. In the future, such funds should be considered to provide grants and low interest loans to homeowners to upgrade homes.

9.3 RECOMMENDATIONS

There are several steps Port Deposit can take to improve the quality of its housing supply. The most obvious of these is to adopt and enforce building and housing codes as well as subdivision and other appropriate development regulations for the new areas "up the hill" adjacent to Bainbridge. The Town adopted BOCA building maintenance codes in August 1997 to help to ensure that the quality of housing will be maintained and/or improve throughout the Town. Through the enforcement of these codes and regulations, and the approval of the Historic Area Commission, the Town can require improvements to existing housing to bring it up to standards and assure quality design and construction of new housing supplies.

The few structures which are beyond repair should be condemned and demolished. The sites could be purchased and used for other public purposes. These activities can be done by an existing governmental body such as the Town, or through a cooperative relationship with an appropriate housing agency.

The Town should continue to utilize State funding and seek additional public and private funding sources for the rehabilitation of the Town's housing stock. The creation of public/private partnerships have worked well in supporting the implementation of housing programs. For instance, by working with local lending institutions, the Town can encourage the establishment of a low interest loan program which encourages Town residents to complete home improvement programs. Additionally, private service groups might be encouraged to sponsor a fix up/clean up program of house painting and minor repairs.



As federal housing and other related programs have disappeared, cities and counties have sought to aid the would-be homeowner. Maryland mounted an ambitious housing program in 1986 in response to federal cutbacks. Most of the state housing programs are administered by the State of Maryland's Community Development Administration which offers a variety of housing programs that fall under the general categories of home ownership, rental housing, special loans and housing subsidy programs.

By taking the necessary steps now, the Town can be prepared for future housing needs and in doing so, Port will have the crucial competitive edge over other development and redevelopment sites in the area.